PART C: CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY).

[To be filed only if the attorney represented the debtor during the course of negotiating this agreement.]

I hereby certify that (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☑ ***[Check box, if applicable and the creditor is not a Credit Union.]*** **A presumption of undue hardship has been established with respect to this agreement. ~~In my opinion, however, the debtor is able to make the required payment~~.** no opinion as to ability.

Printed Name of Debtor's Attorney: Nupa Agarwal

Signature of Debtor's Attorney: [signature]

Date: 11/21/2016